



STATE AND SCHOOL
EMPLOYEES'

Life AND Health

P L A N

Know Your Benefits

IT'S THAT TIME OF YEAR!

The 2003 Plan Open Enrollment Period

Through the Plan's annual Open Enrollment period, you have the opportunity to elect the health insurance coverage that is important to you and your family. Please be sure to read this newsletter in its entirety so that you understand the benefit changes introduced in 2003 and are prepared for the upcoming Open Enrollment process.

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Enrolling in the Health Plan for Active Employees and COBRA Participants

Active Employees: If you or your eligible dependents are not currently covered under the State and School Employees' Health Insurance Plan, you may apply for coverage during the month of October to be effective January 1, 2003. Remember, under the Plan rules, you must be covered in order to cover your dependents.

COBRA Participants: If your eligible dependents are not currently covered under the Plan, you may apply for coverage for those dependents during the month of October to be effective January 1, 2003.

This is also the time that you may elect the High Option Coverage for Children if you already have coverage for your dependent, or if you are enrolling for dependent coverage. *Please refer to the Summary Plan Description (SPD) for more details on this coverage.*

Any employee or dependent applying for coverage during this open enrollment period is considered a "late enrollee" and will be subject to an eighteen (18) month pre-existing condition exclusion period. This period will be reduced by the total amount of prior creditable coverage the person had prior to enrollment. Pregnancy is not considered a pre-existing condition. Refer to the SPD for more information on reducing the pre-existing condition exclusion.

If you are an active employee applying for coverage for yourself or your eligible dependents, you must return the completed Application for Coverage form to your Human Resources office. Contact your Human Resources office for their deadline for receiving applications. COBRA participants should contact Blue Cross Blue Shield to request a form. All forms must be received at Blue Cross Blue Shield by October 31, 2002.

Important Plan Benefit Changes in 2003

Know Your Benefits

To help you make informed benefit decisions for 2003, it is important that you review the benefit changes highlighted in this newsletter. There will be changes to the prescription drug program that will be effective January 1, 2003. It is your responsibility to learn as much as you can about your benefits, so that they work for you.

Board Selects New Life Insurance Carrier

The Health Insurance Management Board has selected Aetna Life Insurance Company to enter into contract negotiations as the life insurance carrier for the State and School Employees' Life Insurance Plan beginning January 1, 2003. The life insurance carrier is responsible for providing life insurance coverage for State employees and retirees. There will be no change in employee and retiree life insurance amounts as a result of this transition.

If you are participating in the Life Insurance Plan, you will be receiving more information regarding this change in the near future.

Changes to the Prescription Drug Program

Participants enrolled for health care benefits will continue to receive prescription drug coverage through AdvancePCS. You must continue to satisfy a \$50 prescription drug deductible before you can receive benefits under the program. As you know, prescription drug costs are growing faster than other types of health care benefits. The prescription drug program helps to protect your household from the high costs associated with prescription medication.

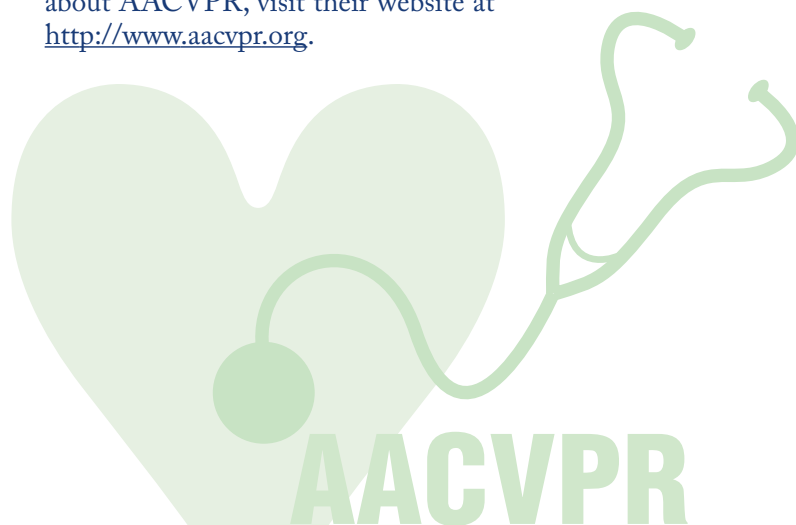
Effective January 1, 2003, there will be changes to the co-payment amounts you pay for prescription drugs. The following chart shows the new co-payment amounts for prescription drugs:

	2003 CO-PAYMENT AMOUNTS	
	Retail Pharmacy (30-day supply)	Mail-Order (90-day supply)
GENERIC DRUG	\$11	\$22
PREFERRED BRAND DRUG	\$27	\$54
NON-PREFERRED BRAND DRUG	\$42	\$84

*If there is a generic equivalent available for a prescription drug and you still choose to purchase the brand name version at a retail pharmacy, you will be responsible for the generic co-payment **in addition to the difference in the price between the generic and brand name drug.***

Understanding the Cardiac Rehabilitation Benefit...

For cardiac rehabilitation services to qualify for coverage under the Plan in 2003, participants must use a Cardiac Rehabilitation Program that is certified by the American Association of Cardiovascular and Pulmonary Rehabilitation (AACVPR). AACVPR is an organization of certified heart, lung, and blood specialists that provides information on diagnosis, treatment, and disease prevention. To learn more about AACVPR, visit their website at <http://www.aacvpr.org>.



Below are various certified facilities that offer Cardiac Rehabilitation Programs in Mississippi:

HOSPITAL	LOCATION
Gilmore Memorial Hospital	Armory, MS
Forrest General Hospital	Hattiesburg, MS
Wesley Medical Center	Hattiesburg, MS
St. Dominic Hospital	Jackson, MS
South Central Regional Medical Center	Laurel, MS
Natchez Regional Medical Center	Natchez, MS
Singing River Hospital	Pascagoula, MS
Oktibbeha County Hospital	Starkville, MS
North Mississippi Health Services	Tupelo, Ms
Clay County Medical Center	West Point, MS
Mississippi Baptist Medical Center	Jackson, MS

Get to “Know Your Benefits”

Spotlight on Intracorp ... The Plan’s Utilization Review Program

Intracorp is your health care resource for finding health care services that are both medically necessary and of the highest quality. Contact Intracorp if:

- You want to enroll in the Smart Steps program. This program is designed to serve participants living with heart disease, diabetes, and asthma. Once you’re enrolled, you will receive medical case management support specific to your chronic health condition.
- You must pre-certify any inpatient hospitalization, specified outpatient diagnostic tests, private duty or home health nursing services, solid organ and tissue transplants, or home infusion therapy services.
- You are pregnant.
- You need to use an out-of-network provider because no provider is available in network for your care.

For more information on the Smart Steps program visit the “Know Your Benefits” website at knowyourbenefits.dfa.state.ms.us or call Intracorp at (800) 523-8739.

A Baby Boom Is In Store for 2003!

Highlights on Maternity Benefits Available Through the Plan

According to national and census statistics, another baby boom is sweeping the nation! If you are one of the country’s expectant parents, here’s some news you can use about how Intracorp provides a maternity management program for your family as part of the Plan.

Maternity Services

As a covered employee or the covered spouse of an employee, you are entitled to maternity benefits. If you receive care from a physician who participates in the AHS State Network, some routine prenatal care and delivery services are covered at 100%, not subject to the calendar year deductible.

As soon as you find out you are pregnant, call Intracorp at (800) 523-8739 to participate in the maternity management program. This program



includes an education and monitoring service that identifies risk factors early in pregnancy, includes a high-risk screening process, provides pregnancy education, offers support, and monitors your pregnancy. You will also receive an educational book and access to a special nurse line for any questions you may have during your pregnancy.

Participation in the program is voluntary. To participate, you must contact Intracorp within the first four months of your pregnancy. If you choose not to participate, you are still responsible for certifying your hospital admission for delivery.

It is your responsibility to call Intracorp within 48 hours of your admission for delivery to certify your hospital admission. Calling Intracorp does not add your new baby to your health insurance. To cover your newborn, you must complete an Application for Coverage form within 31 days of the date of birth and pay the appropriate premiums. Contact your Human Resources office to request an Application for Coverage form.

www.healthinfoseeker.com

As you know, the web can be a great resource for finding health information. It’s important that you use reliable information tools to access accurate advice and instruction. Taking advice that is not medically sound can harm you. Through the Plan’s “knowyourbenefits” homepage, you have access to some of the best online health care tools around!

For information you can use, check out www.healthinfoseeker.com. The pass-phrase for participants is dfaai. Sponsored by Intracorp, this site provides your family with a resource of helpful medical information, research tips, and links to other web sites that will help you find high-quality health care information. Research what the experts have to say about “hot” topics – like parenting and weight management – that may be currently affecting your family. Find up-to-date “Condition Centers” that provide information on disease and health management programs and self-care guides – from minority health to child illnesses, learning disorders to arthritis. From child development to elder care, www.healthinfoseeker.com provides participants with an extensive database of health resource information.

The information you gather from sites you trust can help you be a better advocate for your health. Web sites, however, cannot replace the advice you get from a doctor who knows you and your medical history. Remember to share your questions with your doctor.

What you need to know about Disease Management....

Dealing with a chronic health problem can be frustrating, time consuming and often times scary. It can make you feel anxious, helpless, and can interfere with your life on a daily basis. The best way to fight back and gain control of your health and your life is to become informed and educated about the health issue you face. It is important to know how to live with it on a day-to-day basis and how to do the things needed to control it.

Intracorp offers a Disease Management Program, called Smart Steps, specifically targeted to people who have cardiac disease (heart trouble), diabetes (high blood sugar/ sugar diabetes), or asthma. If you have any of these conditions, this program will provide help, support, and education depending on your need. This program is **free** to all participants.

The program is voluntary and completely confidential.

Special features are:

- You are assigned your own specially trained Personal Care Specialist, a disease state management nurse.
- You receive personalized counseling about your specific condition.
- You have access to medical information when you need it – 7 days a week, 24 hours a day.
- You are given help in achieving your health goals.
- An individualized care plan is set up to assist you with nutrition, exercise, and other areas specific to your needs.
- You receive educational materials free.
- You are made aware of appropriate community resources when needed.
- You have access by telephone to recorded information on more than 700 health and medical topics.

Once enrolled in the program, your Personal Care Specialist will work one-on-one with you to help better manage your chronic condition, including building a personalized care plan so that you can better understand your condition and the various treatment options that may be available. This service does not replace the care your physician is providing to you; your personal Care Specialist will work with you and your physician to coordinate your care.

To enroll in Smart Steps, simply call Intracorp at (800) 523-8739 and ask to be directed to the Smart Steps Program, or for more information visit the “Know Your Benefits” website at knowyourbenefits.dfa.state.ms.us.